



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

## **Utah: The Cost of Inaction**

### **Utah Families Suffer**

#### **Utah insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$5,660.
- ✓ In 2006, the same family health insurance cost \$10,975.
- ✓ By 2016, the same insurance is projected to cost \$21,282, a 94 percent increase over 2006, which will consume 36.3 percent of projected Utah median family income.

#### **More uninsured Utahns**

- ✓ Every day, 120 Utahns lose their health insurance.
- ✓ During the last two years, 784,000 Utahns under age 65 went without health insurance for some time, which is 32.2 percent of the under 65 population.
- ✓ In 2007, 391,392 Utahns under age 65 were uninsured for the entire year, which is 16.3 percent of the under 65 population.

#### **Utahns pay higher premiums due to the uninsured**

- ✓ Utah families pay a “hidden tax” of \$900 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in Utah have a combined market share of 68 percent.

### **Utah Businesses Suffer**

#### **Fewer Utahns have health coverage at work**

- ✓ In 2002, 69.4 percent of Utahns under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 64.9 percent of Utahns had coverage through their employer.

#### **Fewer Utah small businesses offer health coverage**

- ✓ In 2000, 39.6 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 32.3 percent of small businesses offered health benefits.

### **Utah Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, Utah spent \$9.6 billion on health care.
- ✓ This spending level represents \$3,972 per capita, and is 12.1 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the Utah economy will lose \$980 million - \$2.0 billion due to the shorter lives and poorer health of the uninsured.